Docket: 741446-6

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Continuation Patent Application of)
Joseph B. MARTIN, Jr., et al.)
Based On Application No. 09/745,406) Art Unit: 3626
Which Was Filed: December 26, 2000)Examiner: A.G. Kalinowski
For: AUTOMATED DEBIT PAYMENT)
SYSTEM AND METHOD USING)
ATM NETWORK) Date: June 18, 2003

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. §1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

The references listed on the attached Form PTO-1449 were cited in parent application Serial No. 09/745,406 filed December 26, 2000, from which priority is claimed under 35 U.S.C. 120.

It is requested that the accompanying PTO-1449 be considered and made of record in the above-identified application. To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

By: Donald R. Studebaker

Registration No. 32,815

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NVA267591.1

13 Form PTO-1449 U.S. Department of Commerce Atty. Docket No.: 741446-6 S rial N . Patent and Trademark Office (Rev. 8-83) INFORMATION DISCLOSURE STATEMENT Applicant: Joseph B. MARTIN, JR. et al. (Use several sheets if necessary) Filing Date: Group: 3626 June 18, 2003 U.S. PATENT DOCUMENTS Patent Number Examiner Issue Patentee Class Subclass Filing Date Date Initial (if approp.) 4,823,264 04/18/89 Deming 5,025,373 06/18/91 Keyser, Jr. et al. 5,050,207 09/17/91 Hitchcock 5,175,416 12/29/92 Mansvelt et al. 5,220,501 06/15/93 Lawlor et al. 5,336,870 08/09/94 Hughes et al. 5,424,938 06/13/95 Wagner et al. 5,453,601 09/26/95 Rosen 5,473,143 12/05/95 Vak et al. 5,484,988 01/16/96 Hills et al. 5,496,991 03/05/96 Delfer, III et al. 5,508,500 04/16/96 Hartin et al. 5,591,949 01/07/97 Bernstein OTHER DOCUMENTS (Including Author, Title, Relevant Pages, Date, Place of Publication) Autoscribe Wins Patent for Phone Payment System..., 1997 Dow Jones & Company, Inc., June 17, 1994, p. 1-3 The Cirrus Banking Network, David Gifford et al., Communications of the ACM, August 1985, Vol. 28, p. 798-807 The Impact of Technological Change on Household Transactions Account Balances: an Empirical Cross-Section Study, Kenneth Daniels et al., Journal of Financial Services Research, 1994 Kluwer Academic Publishers, p. 113-119 Shared ATM Networks - The Antitrust Dimension, Donald J. Baker, Federal Reserve Bank of St. Louis, Review November/December 1995, p. 5-17 Payment Systems and Antitrust: Can the Opportunities For Network Competition Be Recognized, David A. Balto, Federal Reserve Bank of St. Louis, Review November/December 1995, p. 19-40 Antitrust and Payment Technologies, Dennis W. Carlton et al., Federal Reserve Bank of St. Louis, Review November/December 1995, p. 41-54 Is Home Banking for Real, Efrem Sigel, Datamation, 1986, p. 128, 130 and 134 Princeton Telecom Addresses Problems of On-Line Bill Payment, David O. Tyson, August 9, 1989, American Banker, 3 pages Automated Bill Payments Surge, Slashing Millions from Bank Costs, Jeanne Iida, May 10, 1990, American Banker, 2 Cash on the Wirehead, Andrew Singleton, BYTE, June 1995, pages 71-78

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Applicant: Joseph B. MARTIN, Jr.

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INFOD	MATION	DISCI	OCUDE	Application Number	New Continuation Application
				Filing Date	June 18, 2003
	EMENT B			First Named Inventor	Joseph B. MARTIN, Jr., et al.
	(use as many she	ets as necessar	v)	Art Unit	3626
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